

**Information to identify the case:**

Debtor 1	<u>Paul A. Hennon</u>	Social Security number or ITIN	xxx-xx-6956
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Jeanette L. Hennon</u>	Social Security number or ITIN	xxx-xx-8294
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 18-23908-GLT			

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Paul A. Hennon

Jeanette L. Hennon

5/15/23

**By the court:** Gregory L Taddonio  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ♦ debts that are domestic support obligations;
- ♦ debts for most student loans;
- ♦ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
  - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
  - ◆ some debts which the debtors did not properly list;
  - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
  - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
  - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
  - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Paul A. Hennon  
Jeanette L. Hennon  
Debtors

Case No. 18-23908-GLT  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: May 15, 2023

User: auto  
Form ID: 3180W

Page 1 of 3  
Total Noticed: 21

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 17, 2023:**

Recip ID	Recipient Name and Address
db/jdb	+ Paul A. Hennon, Jeanette L. Hennon, 191 Cooper Road, Charleroi, PA 15022-3632
cr	+ Federal Home Loan Mortgage Corporation, 14841 Dallas Parkway, Suite 425, Dallas, TX 75254-8067
14925835	Ditech, Attn: Bankruptcy, Po Box 6172, Rapid City, SD 57709
14925836	+ Ditech Financial LLC, 332 Minnesota St Ste 610, Saint Paul, MN 55101-1314
14964578	Ditech Financial LLC, P.O. Box 6154, Rapid City, SD 57709-6154
14925837	+ MONEY FOR MINERALS, 378 W Chestnut St #104, Washington, PA 15301-4661
14925839	Monongahela Valley Hospital, 1163 Countryclub Road, Monongahela, PA 15063-1095
14925838	Monongahela Valley Hospital, P.O. Box 643216, Pittsburgh, PA 15264-3216
14925840	Phelan Hallinan Diamond & Jones LLP, 1617 JFK Boulevard, Suite 1400, One Penn Center Plaza, Attn: Jennie Tsai, Esquire, Philadelphia, PA 19103

TOTAL: 9

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	May 16 2023 03:51:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	May 16 2023 00:01:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	May 16 2023 03:51:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	May 16 2023 00:01:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	May 16 2023 00:01:00	Federal Home Loan Mortgage Corporation, Specialized Loan Servicing LLC, 6200 S. Quebec Street, Greenwood Village, CO 80111-4720
cr	+ Email/Text: ebnpeoples@grblaw.com	May 16 2023 00:01:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
cr	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	May 16 2023 00:01:00	Specialized Loan Servicing LLC, ., 8742 Lucent Blvd, Suite 300, Highlands Ranch, CO 80129-2386
cr	+ Email/Text: SLSBKNotices@nationalbankruptcy.com	May 16 2023 00:01:00	Specialized Loan Servicing LLC, 14841 Dallas Parkway Suite 425, Dallas, TX 75254-8067
14925829	+ EDI: CCUSA.COM		

District/off: 0315-2

User: auto

Page 2 of 3

Date Rcvd: May 15, 2023

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		May 16 2023 03:51:00	Credit Collections USA, LLC, 16 Distributor Dr Ste 1, Morgantown, WV 26501-7209
14925833	+ Email/Text: electronicbkydocs@nelnet.net		
		May 16 2023 00:01:00	Dept of Ed / 582 / Nelnet, 3015 Parker Rd, Aurora, CO 80014-2904
14925834	+ Email/Text: electronicbkydocs@nelnet.net		
		May 16 2023 00:01:00	Dept of Ed / 582 / Nelnet, Attn: Claims, Po Box 82505, Lincoln, NE 68501-2505
15162662	+ Email/Text: bkelectronicnoticecourtmail@computershare.com		
		May 16 2023 00:01:00	Specialized Loan Servicing LLC, 6200 S. Quebec Street, Greenwood Village, CO 80111-4720
15386703	+ Email/Text: bkelectronicnoticecourtmail@computershare.com		
		May 16 2023 00:01:00	Specialized Loan Servicing LLC, 6200 S. Quebec St., Greenwood Village, Colorado 80111-4720
14935819	+ Email/Text: electronicbkydocs@nelnet.net		
		May 16 2023 00:01:00	U.S. Department of Education c/o Nelnet, 121 South 13th Street, Suite 201, Lincoln, NE 68508-1911

TOTAL: 14

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Ditech Financial, LLC.
14925830	*+	Credit Collections USA, LLC, 16 Distributor Dr Ste 1, Morgantown, WV 26501-7209
14925831	*+	Credit Collections USA, LLC, 16 Distributor Drive, Suite 1, Morgantown, WV 26501-7209
14925832	*+	Credit Collections USA, LLC, 16 Distributor Drive, Suite 1, Morgantown, WV 26501-7209
15123871	##	Ditech Financial LLC, P.O. Box 12740, Tempe, AZ, 85284-0046

TOTAL: 1 Undeliverable, 3 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 17, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 15, 2023 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Ditech Financial LLC. bnicholas@kmlawgroup.com
Christopher M. Frye	on behalf of Joint Debtor Jeanette L. Hennon chris.frye@steidl-steinberg.com julie.steidl@steidl-steinberg.com;todd@steidl-steinberg.com;r53037@notify.bestcase.com;rlager@steidl-steinberg.com
Christopher M. Frye	on behalf of Debtor Paul A. Hennon chris.frye@steidl-steinberg.com julie.steidl@steidl-steinberg.com;todd@steidl-steinberg.com;r53037@notify.bestcase.com;rlager@steidl-steinberg.com
Mario J. Hanyon	on behalf of Creditor Ditech Financial LLC. wbecf@brockandscott.com, mario.hanyon@brockandscott.com

Office of the United States Trustee

District/off: 0315-2

User: auto

Page 3 of 3

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ustpreion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmecf@chapter13trusteedpa.com

S. James Wallace

on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com

Thomas Song

on behalf of Creditor Ditech Financial LLC. pawb@fedphe.com

TOTAL: 8